

| | | | |
|---|---------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Robert T. McSweeny | | |
| First Name | Middle Name | Last Name | |
| Debtor 2 | Kristen A. McSweeny | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-24867-CMB | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert T. McSweeny

Kristen A. McSweeny

6/17/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert T. McSweeney
Kristen A. McSweeney
Debtors

Case No. 19-24867-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 17, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Robert T. McSweeney, Kristen A. McSweeney, 215 Partridge Run Road, Gibsonia, PA 15044-7925 |
| 15174899 | + Mars Dental Specialists, 160 Brickyard Road, Mars, PA 16046-3070 |
| 15178977 | + P.A.A.C. Transit Div., FCU, 219 Fort Pitt Blvd., Second Floor, Pittsburgh, PA 15222-1558 |
| 15174906 | + PAAC Trans Division FCU, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559 |
| 15174913 | + Straka & McQuone Inc, 1099 Ohio river Boulevard, Sewickley, PA 15143-2081 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Jun 18 2025 03:57:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jun 18 2025 03:57:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: bankruptcy@cavps.com | Jun 18 2025 00:22:00 | Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405 |
| cr | EDI: JEFFERSONCAP.COM | Jun 18 2025 03:57:00 | Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Jun 18 2025 00:21:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15174885 | Email/Text: paymentprocessing@avanteusa.com | Jun 18 2025 00:21:00 | AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063 |
| 15174883 | Email/Text: bankruptcynotices@aarons.com | Jun 18 2025 00:22:00 | Aarons, Inc.*, 400 Galleria Pkwy SE STE 300, Atlanta, GA 30339-3182 |
| 15174884 | + Email/Text: paymentprocessing@avanteusa.com | Jun 18 2025 00:21:00 | AvanteUSA Ltd., 3600 South Gessner, Houston, TX 77063-5184 |
| 15174888 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 18 2025 00:27:12 | CC Holdings/CardMember Services, 101 Crossways Park Dr W, Woodbury, NY 11797-2020 |
| 15174889 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 18 2025 00:27:36 | CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 15183610 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 18 2025 00:22:00 | CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275 |
| 15180990 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jun 18 2025 00:28:01 | CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jun 17, 2025

Form ID: 3180W

Total Noticed: 52

| | | | |
|----------|---|----------------------|---|
| 15174886 | + EDI: CAPITALONE.COM | Jun 18 2025 03:57:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15174887 | + EDI: CAPITALONE.COM | Jun 18 2025 03:57:00 | Capital One Bank, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15176445 | EDI: CAPITALONE.COM | Jun 18 2025 03:57:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15207570 | + Email/Text: bankruptcy@cavps.com | Jun 18 2025 00:22:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 15174891 | + EDI: JPMORGANCHASE | Jun 18 2025 03:57:00 | Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076 |
| 15174890 | + EDI: JPMORGANCHASE | Jun 18 2025 03:57:00 | Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003 |
| 15174892 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 18 2025 00:22:00 | Chrysler Capital, Po Box 961278, Fort Worth, TX 76161-0278 |
| 15174893 | EDI: COMCASTCBLCENT | Jun 18 2025 03:57:00 | Comcast Cable Communications LLC, PO Box 3001, Southeastern, PA 19398-3001 |
| 15174895 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 18 2025 00:27:38 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 15174894 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 18 2025 00:27:12 | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872 |
| 15208833 | + Email/Text: kburkley@berNSTeinlaw.com | Jun 18 2025 00:22:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15174896 | + Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Jun 18 2025 00:27:42 | HUD, 451 Seventh Street SW, Washington, DC 20410-0002 |
| 15204842 | EDI: JEFFERSONCAP.COM | Jun 18 2025 03:57:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15198504 | EDI: JPMORGANCHASE | Jun 18 2025 03:57:00 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505 |
| 15174898 | Email/Text: bk@lendmarkfinancial.com | Jun 18 2025 00:21:00 | Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043 |
| 15174897 | Email/Text: bk@lendmarkfinancial.com | Jun 18 2025 00:21:00 | Lendmark Financial Services, 2118 Usher St., Covington, GA 30014 |
| 15185758 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 18 2025 00:27:34 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15210233 | + EDI: AISMIDFIRST | Jun 18 2025 03:57:00 | MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 15174900 | + EDI: AISMIDFIRST | Jun 18 2025 03:57:00 | Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648 |
| 15174901 | + EDI: AISMIDFIRST | Jun 18 2025 03:57:00 | Midland Mortgage Company, Pob 268959, Oklahoma City, OK 73126-8959 |
| 15174902 | + EDI: MAXMSAIDV | Jun 18 2025 03:57:00 | Navient, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 15174903 | + Email/PDF: Bankruptcy_Prod@mohela.com | Jun 18 2025 00:27:12 | Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500 |
| 15174905 | + EDI: AGFINANCE.COM | Jun 18 2025 03:57:00 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 |
| 15174904 | + EDI: AGFINANCE.COM | Jun 18 2025 03:57:00 | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010 |

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jun 17, 2025

Form ID: 3180W

Total Noticed: 52

| | | | |
|----------|---|----------------------|---|
| 15174908 | EDI: PRA.COM | Jun 18 2025 03:57:00 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502 |
| 15174909 | EDI: PRA.COM | Jun 18 2025 03:57:00 | Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502 |
| 15183867 | EDI: PRA.COM | Jun 18 2025 03:57:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541 |
| 15198663 | EDI: Q3G.COM | Jun 18 2025 03:57:00 | Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15198681 | EDI: Q3G.COM | Jun 18 2025 03:57:00 | Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15174910 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 18 2025 00:22:00 | Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544 |
| 15174912 | + EDI: SECONDROUND.COM | Jun 18 2025 03:57:00 | Second Round, LP, Attn: Bankruptcy Dept, Po Box 41955, Austin, TX 78704-0033 |
| 15174911 | + EDI: SECONDROUND.COM | Jun 18 2025 03:57:00 | Second Round, LP, 4150 Freidrich Lane, Austin, TX 78744-1052 |
| 15198260 | Email/Text: BNCnotices@dcmservices.com | Jun 18 2025 00:21:00 | UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123 |
| 15177248 | Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Jun 18 2025 00:27:42 | U.S. Department of HUD, 100 Penn Square East 11th Floor, Philadelphia, PA 19107 |
| 15206823 | EDI: AIS.COM | Jun 18 2025 03:57:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | JPMorgan Chase Bank, N.A. |
| cr | | MidFirst Bank |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15178980 | *+ | P.A.A.C. Transit Div., FCU, 219 Fort Pitt Blvd., Second Floor, Pittsburgh, PA 15222-1558 |
| 15174907 | *+ | PAAC Trans Division FCU, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559 |

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jun 17, 2025

Form ID: 3180W

Total Noticed: 52

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name **Email Address**

Christopher M. Frye

on behalf of Joint Debtor Kristen A. McSweeny chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Christopher M. Frye

on behalf of Debtor Robert T. McSweeny chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Matthew Fissel

on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com wbefc@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteedpda.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 9